



Appl. No. 09/811,684
Amdt. Dated July 15, 2004
Reply to Office Action of January 15, 2004

3628
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants : DEMBO, Ron et al.
Appl. No. : 09/811,684
Filed : March 20, 2001
Title : Risk Management System, Distributed
Framework and method

Grp./A.U. : 3628
Examiner : DASS, Harish T.

Docket No. : 11483-98

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GROUP 3600

Honorable Commissioner of Patents
PO Box 1450
Alexandria, Virginia 22313-1450

July 15, 2004

AMENDMENT

Sir:

This amendment is filed in response to the office action dated January 15, 2004. A request for an extension of time under 37 CFR 1.136(a) has also been included in this response.

Amendments to the Claims are reflected in the listing of claims, which begins on page 2 of this amendment.

Remarks/Arguments begin on page 10 of this amendment.